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OPINION

Rosen 1 of 3 Floridians who helped health cost transparency law | Commentary

By CYNTHIA FISHER

GUEST COLUMNIST | NOV 06, 2020



The Trump Administration unleashed an historic health-care price [transparency rule](#) Oct. 29 destined to dramatically lower the cost of care and coverage for all Americans. And we have three Floridians largely to thank.

A businessman, a doctor, and a patient – who’ve never met one another – played key behind-the-scenes roles in bringing the problem of our nation’s opaque and overpriced health-care system to the attention of President Trump and Secretary of Health and Human Services Alex Azar. The unlikely trio come from different walks of life and different parts of Florida, but last year each made his case for the need to have price transparency in health care and coverage to the Administration.

- **Orlando hotelier Harris Rosen** showed the president [via video](#) how much businesses across America could save if they could see prices and thus be smarter consumers of health care. His Rosencare plan, which includes an on-site health clinic and covers 6,000 lives, has saved the hotel magnate over \$400 million since he started offering the program to his employees and their dependents. Employees pay just \$800 a year in premiums and have no deductibles. Price transparency will help more employers realize considerable savings, he said.
- **Dr. Brad Lerner of Sarasota** is an independent physician who practices internal and family medicine. He has seen firsthand the price gouging that occurs in our health system. He personally met with President Trump and Secretary Azar and told them about

the need for patients and their doctors to have access to real prices, so price competition could enter the market and drive down costs, and drive up quality.

- **David Tamaroff of Miami** also met and spoke with President Trump and Secretary Azar about the egregious charges that occur in lab testing, after he and his wife **were charged \$18,000** for genetic tests on their unborn baby. The tests, he later learned, should have cost \$1,000. Tamaroff explained that if insurers and providers were transparent, consumers could know prices in advance, choose affordable options, and save thousands of dollars.

The Administration listened. Six months later the president issued the **executive order** for health-care price transparency.



Cynthia A. Fisher is founder and chairman of PatientRightsAdvocate.org, a nonprofit seeking price transparency in health care. (Courtesy photo)

HHS followed with two proposed rules. The first was the hospital price transparency rule issued last November, which requires hospitals to post their cash and secret negotiated rates with insurers by Jan. 1, 2021. Hospital groups have sued to prevent this rule from taking effect, and so far have been **unsuccessful**. The second rule is the **Transparency in Coverage Final Rule** which HHS issued Oct. 29. That rule requires health insurance companies to reveal the secret contracted rates they've negotiated with hospitals and make them accessible online to consumers by Jan. 1, 2022.

After Azar announced the new rule, he tweeted: "President Trump's actions to require full transparency on prices throughout our health-care system may be the single most pro-patient pro-consumer reform American health care has ever seen."

Indeed.

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When this rule takes effect, consumers will be able to know exactly what their premiums are buying them, and whether they would be better off paying for their health care in cash. Such price information could be a big financial boon to many households, saving them an average of \$11,000 a year, economists say. The resulting price competition will dramatically drive down the costs of care and coverage.

As the founder of Patient Rights Advocate, a grassroots organization fighting for patients to have complete price transparency, I have worked to gather stories like Rosen's, Lerner's, and Tamaroff's and bring these American experiences forward to forge positive change for every patient, worker, employer and taxpayer. I am heartened.

You should be, too. The next time you think your voice doesn't count, think again. Think of these three voices from the Sunshine State who collectively built a case for a revolutionary change in our health-care system that will have far-reaching effects into the next decade. Then remember, this is America. Anything is possible.

Cynthia A. Fisher is founder and chairman of PatientRightsAdvocate.org, a nonprofit seeking price transparency in health care.

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